

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:) Case No. 19-20164-JAD
Eric J. Brutout)
Heather L. Brutout) Chapter 13
)
) Doc.
Debtor(s).)
_____ X Related to Docs. 98, 103 and 118

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay as to creditor _____
- ☒ Other: **To provide for Notice of Mortgage Payment change**

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

- ☐ ***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***
- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated **August 2, 2021** is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from **\$2,052.00** to **\$2,200.00** per month effective **December 2023**.

☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

☐ Debtor(s) shall file and serve _____ on or before _____.

☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.

☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

☐ Other: _____

The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

* **U.S. Bank Trust National Association CL. #10.**

An additional \$ 0.00 will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

SO ORDERED, this 5th day of December, 2023

BY THE COURT:

A handwritten signature in black ink, appearing to be 'JAD', with a stylized flourish extending to the right.

sjk
Jeffery A. Deller, U.S. Bankruptcy Judge

Dated: 12/5/2023

Stipulated by:

/s/ Edgardo D. Santillan
Edgardo D. Santillan, Esquire
Counsel for the Debtors

/s/ James Warmbrodt
James Warmbrodt, Esquire
Counsel to Chapter 13 Trustee

FILED
12/5/23 9:26 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

cc: All Parties in Interest to be served by Clerk.

[Remainder of Page Intentionally Left Blank]

In re:
Eric J Brutout
Heather L Brutout
Debtors

Case No. 19-20164-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Dec 05, 2023

Form ID: pdf900

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric J Brutout, Heather L Brutout, 4504 38th Avenue, New Brighton, PA 15066-2846
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
14977991	Greater Pittsburgh Orthopaedic, PO Box 3485, Pittsburgh, PA 15230-3485
14977994	+ Jamies Physical Therapy and Sports Medic, 2284 Brodhead Road, Aliquippa, PA 15001-4685
14977997	+ Natl Hosp Collections, Attn: Bankruptcy, 16 Distributor Dr., Ste 2, Morgantown, WV 26501-7209
14977998	+ New Alliance Fcu, 835 Merchant St, Ambridge, PA 15003-2398
14978000	PA Dept of Revenue, 280408 Strawberry Sq, Harrisburg, PA 17101
14978002	#+ Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 06 2023 00:41:00	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BankruptcyECFMail@mccalla.com	Dec 06 2023 00:28:00	Fay Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ Email/PDF: cbp@omf.com	Dec 06 2023 00:40:59	OneMain Financial Group LLC, PO Box 3251, Evansville, IN 47731-3251
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 06 2023 00:29:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: bkteam@selenefinance.com	Dec 06 2023 00:28:00	U.S. Bank Trust National Association, 9990 Richmond Ave. Suite 400, Suite 400, Houston, TX 77042-4546
cr	+ Email/Text: RASEBN@raslg.com	Dec 06 2023 00:28:00	Wilmington Savings Fund Society, FSB, d/b/a Christ, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14977980	+ Email/Text: Bankruptcy@BAMcollections.com	Dec 06 2023 00:28:00	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
14977981	+ Email/Text: bnc-capio@quantum3group.com	Dec 06 2023 00:28:00	Capio Partners Llc, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14977982	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0315-2

User: auto

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		Dec 06 2023 00:28:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14977983	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 06 2023 00:28:00	Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14977984	+ Email/Text: commonwealth@ebn.phinsolutions.com	Dec 06 2023 00:28:00	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
14977985	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 06 2023 12:14:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14977986	Email/Text: Bankruptcy.Consumer@dish.com	Dec 06 2023 00:28:00	Dish Network, Dept. 0063, Palatine, IL 60055-0063
15016244	+ Email/Text: kburkley@bernsteinlaw.com	Dec 06 2023 00:29:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14977988	Email/Text: bknotice@ercbpo.com	Dec 06 2023 00:29:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
14977989	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Dec 06 2023 00:53:43	Exeter Finance Corp, Po Box 166008, Irving, TX 75016-6008
15008544	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Dec 06 2023 00:41:28	Exeter Finance LLC, P.O. Box 167399, Irving, TX 75016-7399
15167817	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Dec 06 2023 00:53:26	Exeter Finance LLC, PO Box 650693, Dallas, TX 75265-0693
14977990	Email/Text: ECF@fayservicing.com	Dec 06 2023 00:28:00	Fay Servicing Llc, Attn: Bankruptcy, 440 S Lasalle St Suite 2000, Chicago, IL 60605
14977992	+ Email/Text: Bankruptcy@ICSystem.com	Dec 06 2023 00:28:00	I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378
14977993	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 06 2023 00:28:00	Internal Revenue Service, Centralized Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
15343610	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 06 2023 00:29:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14977995	+ Email/Text: bankruptcies@penncredit.com	Dec 06 2023 00:28:00	Jason Rodriguez, MD, c/o Penn Credit Corp, PO Box 69703, Harrisburg, PA 17106-9703
15314441	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 06 2023 00:41:02	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15015145	Email/PDF: resurgentbknofications@resurgent.com	Dec 06 2023 00:52:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14977996	+ Email/Text: Bankruptcies@nragroup.com	Dec 06 2023 00:29:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
14996314	+ Email/PDF: cbp@omf.com	Dec 06 2023 00:41:04	OneMain, PO Box 3251, Evansville, IN 47731-3251
14977999	+ Email/PDF: cbp@omf.com	Dec 06 2023 01:11:28	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
15012588	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 06 2023 00:41:04	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14984912	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 06 2023 00:28:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14983055	Email/Text: bnc-quantum@quantum3group.com	Dec 06 2023 00:28:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14978001	Email/Text: BankruptcyMail@questdiagnostics.com	Dec 06 2023 00:29:00	Quest Diagnostics, PO Box 740777, Cincinnati, OH 45274-0777
15003597	Email/PDF: ais.sprint.ebn@aisinfo.com		

District/off: 0315-2

User: auto

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		Dec 06 2023 00:40:59	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS,66207-0949
15474677	+ Email/Text: bkteam@selenefinance.com		
		Dec 06 2023 00:28:00	U.S. Bank Trust National Association, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston, TX 77042-4546
15445433	+ Email/Text: bkteam@selenefinance.com		
		Dec 06 2023 00:28:00	U.S. Bank Trust National Association, Selene Finance, LP, Attn: BK Dept., 3501 Olympus Blvd., Ste. 500, Dallas, TX 75019-6295
15191345	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Dec 06 2023 00:29:00	U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
14978003	+ Email/Text: ECMCBKNotices@ecmc.org		
		Dec 06 2023 00:28:00	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
15031965	Email/Text: electronicbkydocs@nelnet.net		
		Dec 06 2023 00:29:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
15075064	Email/Text: EDBKNotices@ecmc.org		
		Dec 06 2023 00:27:00	US Department of Education, P O Box 16448, St Paul, MN 55116-0448
14978004	+ Email/Text: electronicbkydocs@nelnet.net		
		Dec 06 2023 00:29:00	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14978005	+ Email/Text: pitbk@weltman.com		
		Dec 06 2023 00:28:00	Weltman, Weinberg & Reis, 2718 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219-1842
14997497	Email/Text: ECF@fayservicing.com		
		Dec 06 2023 00:28:00	Wilmington Savings Fund Society, FSB, c/o Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank Trust National Association as Trustee fo
cr		U.S. Bank Trust National Association, not in its i
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14977987	##+	Elements Behavioral Health, 5000 Airport Plaza Drive, Suite 100, Long Beach, CA 90815-1273

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Edgardo D Santillan	on behalf of Debtor Eric J Brutout ed@santillanlaw.com edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com
Edgardo D Santillan	on behalf of Joint Debtor Heather L Brutout ed@santillanlaw.com edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter E. Meltzer	on behalf of Creditor OneMain Financial Group LLC bankruptcy@wglaw.com ibernatski@wglaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 12